

RELIGION AND SOCIAL POLICY

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most unpopular characters could be called usurers, and by the average practical man almost any form of bargain which he thought oppressive would be classed as usurious. The interpretation placed on the word by those who expounded ecclesiastical theories of usury was equally elastic. Not only the taking of interest for a loan, but the raising of prices by a monopolist, the beating down of prices by a keen bargainer, the rack-renting of land by a landlord, the sub-letting of land by a tenant at a rent higher than he himself paid, the cutting of wages and the paying of wages in truck, the refusal of discount to a tardy debtor, the insistence on unreasonably good security for a loan, the excessive profits of a middleman—all these had been denounced as usury in the very practical thirteenth-century manual of St. Raymond; ²« all these were among the "unlawful chaffer," the "subtlety and sleight/" which was what the plain man who sat on juries and listened to sermons in parish churches meant by usury three centuries later. If he had been asked why usury was wrong, he would probably have answered with a quotation from Scripture. If he had been asked for a definition of usury, he would have been puzzled, and would have replied in the words of a member of Parliament

who spoke on the bill introduced in 1571: f<
 It standeth
 doubtful what usury is ; we have no true
 definition of
 it." n The truth is, indeed, that any bargain,
 in which
 one party obviously gained more advantage
 than the
 other, and used his power to the full, was
 regarded as
 usurious. The description which best sums
 up alike
 popular sentiment and ecclesiastical
 teaching is con-
 tained in the comprehensive indictment
 applied by his
 parishioners to an 'unpopular divine who
 lent at a
 penny in the shilling—the cry of all poor
 men since
 the world began—Dr. Bennet " is a great
 taker of
 advantages." M

It was the fact that the theory of usury
 which the
 divines of the sixteenth century inherited
 was not an